Business Sub Process: : Loan Origination	SUB-PROCESS DECOMPOSITION	RELEVANT BUSINESS PROCESS SYSTEMS
	1. Schools certify applications	School systems
	2. Schools transmit application	School systems/telecommuncations
	3. Guaranty agency guarantees loans	GA systems
	4. Guarantee agency transmits guarantee	GA systems/telecommunciatons

Business Sub Process: : Loan Disbursement	SUB-PROCESS DECOMPOSITION	RELEVANT BUSINESS PROCESS SYSTEMS
	1. Lender performs credit checks	Lender systems
	2. Lender obtains signed promissory note	Lender systems/Manual process
	3. Lender disburses funds	Lender systems
	4. Lender transmits disbursement data	Lender systems
	5. School credits students account	School systems
	6. School delivers loan proceeds	School systems

Business Sub Process: Lender Repayment and Collection	SUB-PROCESS DECOMPOSITION	RELEVANT BUSINESS PROCESS SYSTEMS
	1. Lender updates borrower status	Lender systems
	2. Lender bills/collects payments from borrowers	Lender systems
	3. Lender applies payments/accrue accurate interest to borrower account	Lender systems
	4. Lender reports data to credit bureau	Lender systems
	5. Lender requests pre-claims assistance	Lender systems

Business Sub Process: Guaranty Agency Default Collection	SUB-PROCESS DECOMPOSITION	RELEVANT BUSINESS PROCESS SYSTEMS
	1. GA updates borrower status	GA systems
	2. GA bills/collects payments from borrowers	GA systems
	3. GA applies payments/accrue accurate interest to borrower account	GA systems
	4. GA reports to credit bureau	GA systems
	5. GA remits Secretary's share to collections	GA systems